THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAY 3 0 2000

RECEIVE

JUN 1 2000

GROUP 2700

Group Art Unit: 2763

Examiner:

D. Smith

(703) 308-6989 / phone (703) 308-9051 / fax

AMENDMENT AND RESPONSE to the Non-final Office Action

Mailed January 20, 2000 (Paper No. 3)

METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO A FINANCIAL

ACCOUNT

Customer No.: 22927

Applicants: MIK et al.

Filed: June 16, 1998

For:

Application No.: 09/098,481

Attorney Docket No. 98-017

Walker Digital Corporation

Five High Ridge Park

Stamford, CT 06905-1325

(203) 461-7121 / phone

(203) 595-8266 / fax

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on May 25, 2000

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

In response to the Non-Final Office Action mailed January 20, 2000, (Paper No. 3), entry of the following amendments and consideration of the following remarks in the above-identified application are respectfully requested.

05/31/2000 NLUANG 00000024 500271 09098481

1 FC:116 02 FC:102

234.00 CH 54.00 CH

-1-